

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

1 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**

In Re: Brian T. Fultz

Case No.:

18-26234

Judge:

Rosemary Gambardella

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS - AMENDED☐ Original☒ Modified/Notice Required

Date:

January 12,
2022☐ Motions Included☐ Modified/No Notice RequiredTHE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY

SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney RLL Initial Debtor: BTF Initial Co-Debtor _____

Part 1: Payment and Length of Plan

- a. The debtor shall pay 280.00 Monthly to the Chapter 13 Trustee, starting on September 1, 2018 for approximately 37 months.
- b. The debtor shall make plan payments to the Trustee from the following sources:
- ☒ Future Earnings
 - ☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
- ☐ Sale of real property
Description:
Proposed date for completion: _____
 - ☐ Refinance of real property:
Description:
Proposed date for completion: _____
 - ☐ Loan modification with respect to mortgage encumbering property:
Description:
Proposed date for completion: _____
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

☒ NONE

- a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).
- b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Russell L. Low 4745	Attorney Fees	3,750.00

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:
- ☒ None
 - ☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim

pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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AWA Collections	610 McBride Avenue Woodland Park, NJ 07424 Passaic County	50,085.00	190,000.00	Mortgage MORTGAGE SERVICE CENTE - 225,904.30	No value	N/A	0.00
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2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☐ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Specialized Loan Servicing LLC	615 McBride Avenue West Paterson, NJ 07424 Passaic County Co-owns with wife	0.00	0.00

f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Creditor
MORTGAGE SERVICE CENTE

g. Secured Claims to be Paid in Full Through the Plan ☒ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
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Part 5: Unsecured Claims ☒ NONE

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$_____ to be distributed *pro rata*
- ☐ Not less than _____ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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Part 7: Motions **NONE**

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☐

NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
AWA Collections	610 McBride Avenue Woodland Park, NJ 07424 Passaic County	50,085.00	190,000.00	Mortgage MORTGAGE SERVICE CENTE - 225,904.30	-35,904.30	50,085.00

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☐ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions

- | | |
|----|-----------------------------|
| 2) | Other Administrative Claims |
| 3) | Secured Claims |
| 4) | Lease Arrearages |
| 5) | Priority Claims |
| 6) | General Unsecured Claims |

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: November 27, 2018.

Explain below why the plan is being modified:	Explain below how the plan is being modified:
The loan modification for the real property 610 McBride has been completed and the debtor would like to be discharged. The Debtor has been in a Chapter 13 twice during 2015 Bankruptcy which was dismissed and now the 2018 Bankruptcy which the debtor has paid on a timely basis.	Modified the plan to end at 37 months.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: January 12, 2022	/s/ Brian T. Fultz
	Brian T. Fultz
	Debtor
Date:	
	Joint Debtor
Date: January 12, 2022	/s/ Russell L. Low
	Russell L. Low 4745

Attorney for the Debtor(s)

In re:
Brian T. Fultz
Debtor

Case No. 18-26234-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin

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Date Rcvd: Jan 14, 2022

Form ID: pdf901

Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 16, 2022:

Recip ID	Recipient Name and Address
db	+ Brian T. Fultz, 610 McBride Avenue, Second Floor, Woodland Park, NJ 07424-2822
cr	+ PHH MORTGAGE CORPORATION, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, Nj 08054-3437
517699950	+ AWA Collections, PO Box 5545, Orange, CA 92863-5545
517699948	+ Alvarado, Walter, ATTN: Superior Court of NJ, Passaic County, 77 Hamilton Street, Paterson, NJ 07505-2040
517781903	American Express Travel Related Services Company,, Inc., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517699949	+ Americas Servicing Co/Wells Fargo Home M, 1000 BLUE GENTIAN RD. #300, MAC #X7801-02K, EAGAN, MN 55121-1786
517699956	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank Of America, 4161 Piedmont Pkwy, Greensboro, NC 27410
517699964	+ Ctbk/gardner/HSBC, Hsbc Retail Services/Attn: Bankruptcy De, Po Box 5213, Carol Stream, IL 60197-5213
517699967	+ Eastman Properties, 651 W Mt Pleasant Ave, Livingston, NJ 07039-1600
517699970	+ GOLDMAN & WARSHAW, P.O BOX 2500, Caldwell, NJ 07007-2500
517699971	+ Hsbc/bsbuy, Po Box 5253, Carol Stream, IL 60197-5253
517699972	+ Hsbc/bstby, Po Box 5253, Carol Stream, IL 60197-5253
517755041	+ Jessica Garcia, ATTN: Child Support Enforcement, 100 Hamilton Plaza, Suite 2, Paterson, NJ 07505-2109
517699968	+ JessicaFultz, 615 McBride Avenue, Woodland Park, NJ 07424-2820
517699975	+ Mmca/c1, Attention: Bankruptcy Department, 3120 Rider Trail S, Earth City, MO 63045-1518
518725456	+ PHH Mortgage Corporation, RAS Citron LLC, 130 Clinton Road, Suite 202, Fairfield NJ 07004-2927
517699978	+ Phelan Hallinan & Diamond PC, 400 Fellowship Road, Suite 100, Mount Laurel, NJ 08054-3437
517699979	+ Pittman Mindas Et. AL., POB 696, Springfield, NJ 07081-0696
518999163	Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
518999164	Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826, Shellpoint Mortgage Servicing, P.O. Box 10826 Greenville, SC 29603-0826
517699984	+ Slomins Inc., 34 Washington Parkway, Hicksville, NY 11801-5319
517737115	+ U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

TOTAL: 22

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 14 2022 20:37:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 14 2022 20:37:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	Jan 14 2022 20:37:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, RAS Crane, 10700 Abbotts Bridge Road, Suite 170, Suite 310, Duluth, GA 30097-8461
517781903	Email/PDF: bncnotices@becket-lee.com	Jan 14 2022 20:42:37	American Express Travel Related Services Company,, Inc., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517699961	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 14 2022 20:53:25	Citi, CitiCard Credit Services/Centralized Ban, Po Box 20507, Kansas City, MO 64195

District/off: 0312-2

User: admin

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517699963	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 14 2022 20:53:29	Citibank Usa, Citicorp Credit Services/Attn: Centraliz, Po Box 20507, Kansas City, MO 64195
517699958	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 14 2022 20:43:12	Capital 1 Bank, Attn: Bankruptcy Dept., Po Box 30285, Salt Lake City, UT 84130-0285
517699966	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 14 2022 20:53:27	Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040
517711096	Email/Text: mrdiscen@discover.com	Jan 14 2022 20:37:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517699965	+ Email/Text: mrdiscen@discover.com	Jan 14 2022 20:37:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
517699969	+ Email/PDF: gecsed@recoverycorp.com	Jan 14 2022 20:43:11	Gemb/6th Ave Elec, Attention: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
517699971	+ Email/Text: BNCNOTICES@noexternalmail.hsbc.com	Jan 14 2022 20:37:00	Hsbc/bsbuy, Po Box 5253, Carol Stream, IL 60197-5253
517699972	+ Email/Text: BNCNOTICES@noexternalmail.hsbc.com	Jan 14 2022 20:37:00	Hsbc/bstby, Po Box 5253, Carol Stream, IL 60197-5253
517699959	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 14 2022 20:42:54	Chase, Po Box 15298, Wilmington, DE 19850
517699960	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 14 2022 20:42:54	Chase Mht Bk, Attention: Bankruptcy, Po Box 15298, Wilmington, DE 19850
517699973	+ Email/Text: PBNCNotifications@peritussservices.com	Jan 14 2022 20:37:00	Kohls/chase, Po Box 3115, Milwaukee, WI 53201-3115
517820172	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 14 2022 20:37:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
517699977	+ Email/Text: BKEBN-Notifications@ocwen.com	Jan 14 2022 20:37:00	MORTGAGE SERVICE CENTE, ATTN: BANKRUPTCY DEPT, PO BOX 5452, MT LAUREL, NJ 08054-5452
517699974	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 14 2022 20:37:00	Midland Funding, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255
517818427	+ Email/Text: BKEBN-Notifications@ocwen.com	Jan 14 2022 20:37:00	PHH Mortgage Corporation, One Mortgage Way Mail Stop SV01, Mt. Laurel, New Jersey 08054-4637
517699980	Email/Text: signed.order@pfwattorneys.com	Jan 14 2022 20:37:00	Pressler and Pressler, LLP, 7 Entin Rd., Parsippany, NJ 07054
517699983	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 14 2022 20:43:19	Sears/cbna, Po Box 6189, Sioux Falls, SD 57117-6189
517810991	+ Email/PDF: ebn_ais@aisinfo.com	Jan 14 2022 20:42:42	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PHH Mortgage Corporation, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
517699951	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court., Bank Of America, Attention: Recovery Department, 4161 Piedmont Pkwy., Greensboro, NC 27410
517699952	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court., Bank Of America, Attention: Recovery Department, 4161 Piedmont Pkwy., Greensboro, NC 27410
517699953	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court., Bank Of America, Attention: Recovery Department, 4161 Piedmont Pkwy., Greensboro, NC 27410
517699954	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court., Bank Of America, Attention: Recovery Department, 4161 Piedmont Pkwy., Greensboro, NC 27410
517699955	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court., Bank Of America, Attention: Recovery Department, 4161 Piedmont Pkwy., Greensboro, NC 27410

District/off: 0312-2

User: admin

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Total Noticed: 42

517699957	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bankamerica, Mc: Nc4-105-03-14, 4161 Piedmont Pkwy, Greensboro, NC 27420
517699962	*P++	CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034, address filed with court:, Citi, CitiCard Credit Services/Centralized Ban, Po Box 20507, Kansas City, MO 64195
517699976	*+	Mmca/c1, Attention: Bankruptcy Department, 3120 Rider Trail S, Earth City, MO 63045-1518
517699981	*P++	PRESSLER FELT & WARSHAW LLP, 7 ENTIN RD, PARSIPPANY NJ 07054-5020, address filed with court:, Pressler and Pressler, LLP, 7 Entin Rd., Parsippany, NJ 07054
517699982	*P++	PRESSLER FELT & WARSHAW LLP, 7 ENTIN RD, PARSIPPANY NJ 07054-5020, address filed with court:, Pressler and Pressler, LLP, 7 Entin Rd., Parsippany, NJ 07054

TOTAL: 0 Undeliverable, 11 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 16, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 14, 2022 at the address(es) listed below:

Name	Email Address
Aleisha Candace Jennings	on behalf of Creditor PHH MORTGAGE CORPORATION ajennings@raslg.com
Kevin Gordon McDonald	on behalf of Creditor U.S. Bank National Association as Trustee for Securitized Asset Backed Receivables LLC Trust 2006-NC2, Mortgage Pass-Through Certificates, Series 2006-NC2 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Nicholas V. Rogers	on behalf of Creditor PHH MORTGAGE CORPORATION nj.bkecf@fedphe.com
Russell L. Low	on behalf of Debtor Brian T. Fultz ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
Shauna M Deluca	on behalf of Creditor PHH Mortgage Corporation sdeluca@raslg.com
Shauna M Deluca	on behalf of Creditor PHH MORTGAGE CORPORATION sdeluca@raslg.com
Sindi Mncina	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9